

## **COMPLAINT HANDLING PROCEDURE FOR TAM**

**(Under Regulation 8 of PEMRA TAM Regulations-2018)**

- 1** Every rating agency shall employ an effective complaint redressal system. Rating agency shall take necessary steps to address all queries or redress complaints at the earliest but not later than seven (07) working days of receipt of such queries/complaint.
- 2** The registered / accredited company shall make available on its website the procedure for filing an appeal with the Appellate Forum constituted by the Authority against its decision for disposal of complaints.
- 3** Rating agency shall maintain records of all complaints with them and such records shall including name and address of complainant, date and time of filing complaint, type of complaint, redressal date. The complaint records shall be maintained for a minimum period of ninety days from the date of redressal of complaint and the rating agency shall produce the same as and when required by the Authority.
- 4** Any complaint not addressed within the stipulated time period by the rating agency shall be reported to the Appellate Forum immediately but not later than seven (7) days
- 5** Appellate Forum shall dispose of such complaints preferably within a period of thirty (30) days from the date of receipts of complaints/appeals.

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